

**Exhibit 59**

**Credit Denials NLB-02211-51-86**

**Confidential**



Processing Center  
P.O. BOX 6606  
Greenwood Village, CO 80155-6606

Application ID: 0000825934  
Application Date: 12/10/2021

124-0.54-75855D43.p01 625149695 1-1 AA\_EXTVEL CL1



NELSON BRUCE  
144 PAVILION STREET  
SUMMERVILLE SC 29483-8444

12/17/2021

Dear Nelson Bruce

Thank you for your recent application for a SECU Cash Back Visa.  
We are unable to approve your application as submitted for the following reason(s):

Credit score does not meet our guidelines

☐ Counter Offer: We can offer you credit or service on the following terms:

Loan Amount:

Rate:

Term:

Payment:

If this offer is acceptable to you, please notify us within 60 days of the application date by calling 800-879-7328 or by writing to us at the address above.

☒ The Credit Union's action(s) were based in whole or in part on information obtained in a report from the consumer reporting agency listed below. However, the reporting agency did not make the decision and is unable to supply you with specific reasons for our action(s). You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of this report if you submit a written request to the agency named below no later than 60 days after you receive this notice. Under the Fair Credit Reporting Act you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

The following applies to California and Massachusetts residents: In addition to the rights mentioned above, you have the right to obtain within 60 days, a free copy of your consumer credit report from any other consumer reporting agency which compiles and maintains files on consumers on a nationwide basis.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
www.equifax.com

☒ Your credit score information was obtained from the credit reporting agency above and used in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

NLB2211-51

Your credit score: 620    Date of score: 12/10/2021  
Scores range from a low of a 300 to a high of 850.

Key factors that adversely affected your credit score:  
Time since delinquency is too recent or unknown  
Number of accounts with delinquency  
Serious delinquency  
Length of time accounts have been established

☐ If checked, the number of inquiries was also a key factor.

You may file a written appeal of this decision within thirty (30) days. The decision of our Credit Committee regarding your appeal shall be final. To file an appeal, please fax your appeal letter to 410-487-7656, or mail your appeal letter to Attn: SECU Lending 971 Corporate Blvd. Linthicum, MD 21090.

**Notice**

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.



Processing Center  
P.O. BOX 6606  
Greenwood Village, CO 80155-6606

Application ID: 0000825685  
Application Date: 12/09/2021

99-0.54-74571D43.p01 625140079 1-1 AA\_EXTVEL CL1



NELSON BRUCE  
144 PAVILION STREET  
SUMMERVILLE SC 29483-8444

12/16/2021

Dear Nelson Bruce

Thank you for your recent application for a SECU Cash Back Visa.  
We are unable to approve your application as submitted for the following reason(s):

Credit score does not meet our guidelines

☐ Counter Offer: We can offer you credit or service on the following terms:

Loan Amount:

Rate:

Term:

Payment:

If this offer is acceptable to you, please notify us within 60 days of the application date by calling 800-879-7328 or by writing to us at the address above.

☒ The Credit Union's action(s) were based in whole or in part on information obtained in a report from the consumer reporting agency listed below. However, the reporting agency did not make the decision and is unable to supply you with specific reasons for our action(s). You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of this report if you submit a written request to the agency named below no later than 60 days after you receive this notice. Under the Fair Credit Reporting Act you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

The following applies to California and Massachusetts residents: In addition to the rights mentioned above, you have the right to obtain within 60 days, a free copy of your consumer credit report from any other consumer reporting agency which compiles and maintains files on consumers on a nationwide basis.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

☒ Your credit score information was obtained from the credit reporting agency above and used in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

NLB2211-53

Your credit score: 0    Date of score: 12/09/2021  
Scores range from a low of a 300 to a high of 850.

Key factors that adversely affected your credit score:

☐ If checked, the number of inquiries was also a key factor.

You may file a written appeal of this decision within thirty (30) days. The decision of our Credit Committee regarding your appeal shall be final. To file an appeal, please fax your appeal letter to 410-487-7656, or mail your appeal letter to Attn: SECU Lending 971 Corporate Blvd. Linthicum, MD 21090.

**Notice**

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

AMERISAVE MORTGAGE COMPANY  
3525 PIEDMONT RD NE  
8 PIEDMONT CENTER, SUITE 600  
ATLANTA GA 30305

58 2 SP 0.730 54161.85145.23984883-P:58 T:1

NELSON BRUCE  
144 PAVILION ST  
SUMMERVILLE SC 29483-8444



NLB2211-55

From: AmeriSave Mortgage Corporation  
3525 Piedmont Rd NE, 8 Piedmont Center, Suite 600  
Atlanta, GA 30305

---

To: Nelson Bruce  
144 Pavilion St  
Summerville, SC 29483

Generated: 07/06/2022 1:30 PM

NLB2211-56





Direct Lender. Billions Funded.

866.970.SAVE

3525 Piedmont Rd NE  
8 Piedmont Center | Suite 600  
Atlanta, GA 30305  
NMLS ID #1168

Thank you for choosing AmeriSave Mortgage Corporation for your financing needs. Enclosed you will find mortgage loan disclosures and/ or additional documents in accordance with federal and state requirements. You are receiving the enclosed documentation because you chose to receive your loan documentation via mail.

You may update your delivery preference during the loan process. To review or change your current preference and begin receiving documents electronically, please login to the secure customer portal at <https://www.amerisave.com/login>.

If you have any questions regarding the enclosed document(s), please contact your Mortgage Loan Originator or your Loan Processor, if one has been assigned.

Sincerely,

AmeriSave Mortgage Corporation

[www.amerisave.com](http://www.amerisave.com)

NLB2211-57





## Statement of Credit Denial, Termination or Change

Lender	Applicant	Date
AmeriSave Mortgage Corporation 3525 Piedmont Rd NE 8 Piedmont Center, Suite 600 Atlanta, GA 30305	Nelson Bruce	Jul 05, 2022
		<b>Loan Number</b> 18649360
"We" means Lender	"You" means Applicant	

## Property Address:

SC

Description of Account, Transaction or Requested Credit: Residential Mortgage Loan

Description of Action Taken: Credit Denial . Please note that this information is NOT reported to the Credit Bureaus and will not be reflected on your Credit Report.

## Principal Reason(s) for Credit Denial, Termination or Other Action Taken Concerning Credit

- |  |   |
|--|---|
| <input type="checkbox"/> Credit Application Incomplete<br><input type="checkbox"/> Insufficient Number of Credit References Provided<br><input type="checkbox"/> Unacceptable Type of Credit References Provided<br><input type="checkbox"/> Unable to Verify Credit References<br><input type="checkbox"/> Limited Credit Experience<br><input checked="" type="checkbox"/> Insufficient Credit Files<br><input type="checkbox"/> No Credit File<br><input type="checkbox"/> Poor Credit Performance with Us<br><input type="checkbox"/> Delinquent Past or Present Credit Obligations with Others<br><input type="checkbox"/> Unacceptable Payment Record on Previous Mortgage<br><input type="checkbox"/> Collection Action or Judgment<br><input type="checkbox"/> Garnishment or Attachment<br><input type="checkbox"/> Foreclosure or Repossession<br><input type="checkbox"/> Bankruptcy<br><input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report<br><input type="checkbox"/> Unable to Verify Employment<br><input type="checkbox"/> Unable to Verify Assets | <input type="checkbox"/> Temporary or Irregular Employment<br><input type="checkbox"/> Length of Employment<br><input type="checkbox"/> Income Insufficient for Amount of Credit Requested<br><input type="checkbox"/> Excessive Obligations in Relation to Income<br><input type="checkbox"/> Unable to Verify Income<br><input type="checkbox"/> Length of Residence<br><input type="checkbox"/> Temporary Residence<br><input type="checkbox"/> Unable to Verify Residence<br><input type="checkbox"/> Lack of Cash Reserves<br><input type="checkbox"/> Insufficient Funds to Close the Loan<br><input type="checkbox"/> Value or Type of Collateral not Sufficient<br><input type="checkbox"/> Unacceptable Property<br><input type="checkbox"/> Insufficient Data – Property<br><input type="checkbox"/> Unacceptable Appraisal<br><input type="checkbox"/> Unacceptable Leasehold Estate<br><input type="checkbox"/> Application Withdrawn by Borrower<br><input type="checkbox"/> We do not grant credit to any applicant on the terms and conditions you have requested. |
|--|---|

## Disclosure of Use of Information Obtained from an Outside Source

- ☒ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the *Fair Credit Reporting Act* to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.





May 17, 2022

In reply refer to:

XXXXXXXXXXXX8080



Nelson Bruce  
Po Box 3345  
Summerville, SC 29484-3345

\*\*N0000760

RE: Statement of Credit Denial, Termination, or Change

Dear Nelson Bruce:

Thank you for submitting a request to increase the credit limit on your VISA SIGNATURE CASHREWARDS account. Unfortunately, after careful consideration, we are unable to approve your request. This decision was based on the following reason(s):

You've reached Navy Federal's maximum unsecured credit limit

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have the right to a free copy of your report from the reporting agency if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Equifax Info Services Llc  
P O Box 740241  
Atlanta Ga 30374  
(800) 685-1111

Federally Insured by NCUA  
©2018 Navy Federal NFCU 40165-CC-DEN404 (08-18)

NLB2211-59

PO Box 3000 Merrifield VA 22119-3000



We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information on your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: 657

Date: 05/04/2022

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

Serious Delinquency

Length Of Time Accounts Have Been Established

Proportion Of Balances To Credit Limits Too High On Revolving Accts

Number Of Accounts With Delinquency

Number Of Inquiries On Credit Bureau Report

*Notice:* The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning Navy Federal is: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

If you have any questions regarding this notice, please see our frequently asked questions at [www.navyfederal.org/ccfaqs](http://www.navyfederal.org/ccfaqs) or write to Navy Federal Credit Union, Credit Card Lending, PO Box 3501, Merrifield, VA 22119-3501.

Sincerely,

Credit Card Underwriting  
Navy Federal Credit Union

2020-12-05

Nelson Bruce  
3345 P.O. Box 3345  
Summerville, SC 29484

Re: Personal Credit Line Application through Upgrade, Inc

Dear Nelson Bruce

Thank you for your recent application for a Personal Credit Line from Cross River Bank through Upgrade, Inc. Your request was carefully considered, and we regret that we are unable to approve your application at this time, for the following reason(s):

- Application Incomplete

The consumer reporting agency contacted that provided information that influenced our decision in whole or in part was:

TransUnion Consumer Solutions	LexisNexis Risk Solutions Bureau
P.O. Box 2000	LLC
Chester, PA 19022-2000	RiskView Consumer Inquiry
(800) 916-8800	Department
	P.O. Box 105108
	Atlanta, GA 30348-5108
	(866) 897-8126

The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to TransUnion Consumer Solutions. If you have any questions regarding this letter, you should contact us at Upgrade, Inc, 275 Battery Street, 23rd Floor San Francisco, CA 94111 (855) 997-3100.

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: 659

Date: 2020-11-11

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your credit score:

- Serious delinquency, and public record or collection filed
- Lack of recent installment loan information
- Too many accounts with balances
- Too few accounts currently paid as agreed

If you have any questions regarding your credit score, you should contact TransUnion Consumer Solutions at:

P.O. Box 2000  
Chester, PA 19022-2000  
(800) 916-8800

Sincerely,

NLB2211-61

Cross River Bank  
Teaneck, NJ

NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is FDIC, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106.

2021-04-27

Nelson Bruce

3345 P.O. Box 3345

Summerville, SC 29484

Re: Personal Credit Line Application through Upgrade, Inc

Dear Nelson Bruce

Thank you for your recent application for a Personal Credit Line from Cross River Bank through Upgrade, Inc. Your request was carefully considered, and we regret that we are unable to approve your application at this time, for the following reason(s):

- Insufficient use of accounts in the past 12 months. Borrower does not qualify for minimum loan amount given application source. Recent delinquency. High number of recent inquiries

The consumer reporting agency contacted that provided information that influenced our decision in whole or in part was:

TransUnion Consumer Solutions	SageStream, LLC	LexisNexis Risk Solutions Bureau LLC
P.O. Box 2000	PO Box 503793	
Chester, PA 19022-2000	San Diego, CA 92150-3793	RiskView Consumer Inquiry Department
(800) 916-8800	(888) 395-0277	P.O. Box 105108
	www.sagestreamllc.com	Atlanta, GA 30348-5108
		(866) 897-8126

The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to TransUnion Consumer Solutions. If you have any questions regarding this letter, you should contact us at Upgrade, Inc, 275 Battery Street, 23rd Floor San Francisco, CA 94111 (855) 997-3100.

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: 677

Date: 2021-04-27

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your credit score:

- Serious delinquency, and public record or collection filled
- Lack of recent installment loan information
- Too many accounts with balances
- Length of time revolving accounts have been established

In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely affected the credit score.

If you have any questions regarding your credit score, you should contact TransUnion Consumer Solutions at:

P.O. Box 2000

Chester, PA 19022-2000

(800) 916-8800

NLB2211-63

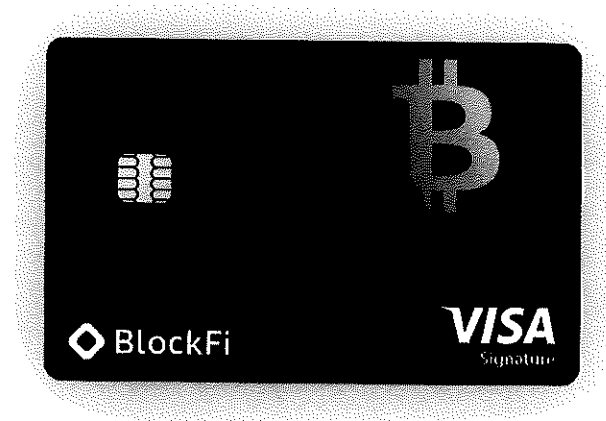
Sincerely,

Cross River Bank  
Teaneck, NJ

NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is FDIC, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106.

NLB2211-64



## Application Denied

Unfortunately, your BlockFi Rewards Visa® Signature Card credit card application could not be approved at this time.

**Please refer to the reasons below:**

- 1 Delinquent past or present credit obligations with others
- 1 Delinquent past or present credit obligations with others
- 1 Delinquent past or present credit obligations with others

Apply again

[Return to Dashboard](#)

When can I apply again?





NLB2211-66

Yahoo Mail - Update On Your Credit Application

<https://mail.yahoo.com/d/folders/1/messages/243409>

## Update On Your Credit Application

From: BlockFi Card (noreply@blockfi.com)

To: leonbruce81@yahoo.com

Date: Wednesday, September 1, 2021, 11:38 AM EDT

NLB2211-67



September 01, 2021

Dear Nelson,

Thank you for your recent application for the BlockFi Rewards Visa Signature Card. Your request was given careful consideration by Deserve, on behalf of Evolve Bank & Trust. Based on the information provided, we regret to inform you that your application for the BlockFi Rewards Visa Signature Card has been declined.

**Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit**

- ☐ Credit application incomplete
- ☐ Insufficient number of credit references provided
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Temporary or irregular employment
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Income insufficient for amount of credit requested
- ☐ Excessive obligations in relation to income
- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☒ Delinquent past or present credit obligations with others

NLB2211-68

Yahoo Mail - Update On Your Credit Application

<https://mail.yahoo.com/d/folders/1/messages/243409>

- ☐ Other - Duplicate
- ☐ Other - Information provided does not match application or external source(s)
- ☐ Other, specify: —

**Disclosure of Use of Information Obtained From an Outside Source**

The credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in the decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

**Experian**

701 Experian Parkway

PO Box 2002

Allen, TX 75013-0036

Phone: (888) 397-3742 / Hearing Impaired: (800) 972-0322

Website: [www.experian.com/reportaccess](http://www.experian.com/reportaccess)

Deserve, on behalf of Evolve Bank & Trust, also obtained your credit score from the above-mentioned consumer reporting agency and used it in making the credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

**Your credit score:** 651**Date:** September 01, 2021

NLB2211-69

PO Box 2002

Allen, TX 75013-0036

Phone: (888) 397-3742 / Hearing Impaired: (800) 972-0322

If you have any questions regarding this notice, you should contact:

**Evolve Bank & Trust, Memphis TN**

**Via Deserve, Inc.**

PO Box 57780, Murray, UT 84157-0780

---

Blockfi is a trademark of Blockfi, Inc. Deserve is a trademark of Deserve, Inc.

The BlockFi Rewards Visa® Signature Card is serviced by Deserve, Inc. and issued by Evolve Bank & Trust, Member FDIC pursuant to a license from Visa U.S.A. Inc.

---

NLB2211-70

NELSON L BRUCE  
144 PAVILION STREET  
SUMMERVILLE, SC 29483

NLB2211-71

## Notice of Action Taken

Financial Institution	Depositor	Date
Pennsylvania State Employees Credit Union	NELSON L BRUCE	4/6/2022
PO BOX 67013	144 PAVILION STREET	Application Number 4388592
Harrisburg, PA 17106-7013	SUMMERVILLE, SC 29483	
"We" means Financial Institution.	"You" means Depositor.	

### Description of Account, Transaction or Request

Membership: General Membership

### Description of Action Taken

This notice is to inform you that:

- ☐ We are unable to approve your request.  
☒ We are unable to approve your request in its entirety.

We have approved: Basic Service Account - the account you've been approved for includes the following:

Savings - You can begin making withdrawals and additional deposits immediately.

Checking - You can begin making withdrawals and additional deposits immediately.

Debit Card - Your debit card(s) has/have been ordered and should arrive in about two weeks. Look for a plain, white envelope. If you do not receive your card(s) within that time frame, please contact us. You'll need the debit card PIN to use your card(s). If you don't know your PIN, please call 800.237.7328, extension 3872. Your daily withdrawal limit was set at \$300.

### Principal Reasons for Action Taken

- ☒ Adverse Consumer Reporting Information

### Disclosure of Use of Information Obtained from an Outside Source

☒ Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency or agencies listed below. You have a right under the *Fair Credit Reporting Act* to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your request. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

NLB2211-72

Name	Mailing Address	Telephone Toll-Free	Web Address
Experian	PO Box 2104 Allen, TX 75013	(866) 200-6020	experian.com/reportaccess

☒ We also obtained your credit score from the consumer reporting agency and used it in making our decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

- Your credit score: 622
- Date: 4/5/2022
- Scores range from a low of 300 to a high of 850
- Key factors that adversely affected your credit score:
  1. SERIOUS DELINQUENCY
  2. AMOUNT PAST DUE TO ACCOUNTS
  3. PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
  4. NUMBER OF ACCOUNTS WITH DELINQUENCY

If you have any questions regarding your credit score, you should contact Experian at their address and telephone number above.

☐ Our decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the *Fair Credit Reporting Act*, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.



## Notice of Action Taken

Financial Institution	Depositor	Date
Pennsylvania State Employees Credit Union	NELSON L BRUCE	4/6/2022
PO BOX 67013	144 PAVILION STREET	Application Number
Harrisburg, PA 17106-7013	SUMMERVILLE, SC 29483	4388592

"We" means Financial Institution. "You" means Depositor.

### Description of Account, Transaction or Request

Membership: General Membership

### Description of Action Taken

This notice is to inform you that:

- ☐ We are unable to approve your request.  
☒ We are unable to approve your request in its entirety.

We have approved: Basic Service Account - the account you've been approved for includes the following:

Savings - You can begin making withdrawals and additional deposits immediately.

Checking - You can begin making withdrawals and additional deposits immediately.

Debit Card - Your debit card(s) has/have been ordered and should arrive in about two weeks. Look for a plain, white envelope. If you do not receive your card(s) within that time frame, please contact us. You'll need the debit card PIN to use your card(s). If you don't know your PIN, please call 800.237.7328, extension 3872. Your daily withdrawal limit was set at \$300.

### Principal Reasons for Action Taken

- ☒ Adverse Consumer Reporting Information

### Disclosure of Use of Information Obtained from an Outside Source

☒ Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency or agencies listed below. You have a right under the *Fair Credit Reporting Act* to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your request. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

NLB2211-74

Name	Mailing Address	Telephone Toll-Free	Web Address
Chex Systems, Inc.	ATTN: Consumer Relations 7805 Hudson Road, Suite 100 Woodburg, MN 55125	(800) 428-9623	www.chexsystems.com

☒ We also obtained your credit score from the consumer reporting agency and used it in making our decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

- Your credit score: **561**
- Date: **4/5/2022**
- Scores range from a low of **100** to a high of **899**
- Key factors that adversely affected your credit score:

1. **DDA CLOSURE PAYMENT HISTORY**
2. **TIME SINCE DDA ACTIVITY**
3. **ASSET OWNERSHIP HISTORY**
4. **DDA CLOSURE(S)**
5. **UNIQUE FI DDA INQUIRY HISTORY**

If you have any questions regarding your credit score, you should contact their address and telephone number above.

Chex Systems, Inc. at

☐ Our decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the *Fair Credit Reporting Act*, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.



July 26, 2022  
App ID: ID-14178469  
Product: Business VISA

CAPITAL RETURN INVESTMENTS LLC  
144 PAVILION ST  
SUMMERVILLE, SC 29483-8444

Dear CAPITAL RETURN INVESTMENTS LLC,

Thank you for your recent business credit application. Your request was carefully considered, and we regret that we are unable to approve your request at this time for the following reason(s):

Score below cut-off  
Delinquent credit history

If you have any questions regarding this letter, please write to Navy Federal Credit Union, Business Solutions, PO Box 38000, Merrifield, VA 22119-3801.

Sincerely,

Business Solutions  
Navy Federal Credit Union

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006.

NLB2211-76



December 29, 2020  
App ID: ID-13746533  
Product: Business VISA

CAPITAL RETURN INVESTMENTS LLC  
144 PAVILION ST  
SUMMERVILLE, SC 29483-8444

Dear CAPITAL RETURN INVESTMENTS LLC,

Thank you for your recent business credit application. Your request was carefully considered, and we regret that we are unable to approve your request at this time for the following reason(s):

- Credit reference unacceptable
- Product parameters not met
- Outside risk tolerance

Please contact me at (877) 418-1462 x 21313 if you have any questions.

Sincerely,  
Davis Paetow

Navy Federal Credit Union  
820 Follin Lane  
Vienna, VA 22180

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006.

NLB2211-77



## Application Denied

Unfortunately, your BlockFi Rewards Visa® Signature Card credit card application could not be approved at this time.

**Please refer to the reasons below:**

- ❶ Delinquent past or present credit obligations with others
- ❷ Delinquent past or present credit obligations with others
- ❸ Delinquent past or present credit obligations with others



[Return to Dashboard](#)

When can I apply again?



[Take me back to Dashboard](#)

[Contact Support](#)

2021 © All Rights Reserved.

NLB2211-78

BlockFi

<https://app.blockfi.com/credit-card/application/status>

Yahoo Mail - Update On Your Credit Application

40

<https://mail.yahoo.com/d/search/referrer=starred&keyword=is%25...>

## Update On Your Credit Application

From: BlockFI Card (noreply@blockfi.com)

To: leonbruce81@yahoo.com

Date: Tuesday, November 23, 2021 at 11:12 PM EST

NLB2211-80



November 24, 2021

Dear Nelson,

Thank you for your recent application for the BlockFi Rewards Visa Signature Card. Your request was given careful consideration by Deserve, on behalf of Evolve Bank & Trust. Based on the information provided, we regret to inform you that your application for the BlockFi Rewards Visa Signature Card has been declined.

**Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit**

- ☐ Credit application incomplete
- ☐ Insufficient number of credit references provided
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Temporary or irregular employment
- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Income insufficient for amount of credit requested
- ☐ Excessive obligations in relation to income
- ☐ Unable to verify income
- ☐ Length of residence
- ☐ Temporary residence
- ☐ Unable to verify residence
- ☐ No credit file
- ☐ Limited credit experience
- ☐ Poor credit performance with us
- ☒ Delinquent past or present credit obligations with others
- ☐ Collection action or judgment
- ☐ Garnishment or attachment
- ☐ Foreclosure or repossession
- ☐ Bankruptcy
- ☐ Number of recent inquiries on credit bureau report
- ☐ Value or type of collateral not sufficient
- ☐ Other - Ineligible Institution
- ☐ Other - Duplicate
- ☐ Other - Information provided does not match application or external source(s)
- ☐ Other, specify: —

Disclosure of Use of Information Obtained From an Outside Source

NLB2211-81



The credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in the decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

**Experian**

701 Experian Parkway

PO Box 2002

Allen, TX 75013-0036

Phone: (888) 397-3742 / Hearing Impaired: (800) 972-0322

Website: [www.experian.com/reportaccess](http://www.experian.com/reportaccess)

Deserve, on behalf of Evolve Bank & Trust, also obtained your credit score from the above-mentioned consumer reporting agency and used it in making the credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

**Your credit score: 657**

**Date: November 24, 2021**

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your credit score:

- Serious delinquency
- Number of accounts delinquent
- Amount past due to accounts
- Proportion of current loan balance to original loan amount

If you have any questions regarding your credit score, you should contact Experian at:

701 Experian Parkway

PO Box 2002

Allen, TX 75013-0036

Phone: (888) 397-3742 / Hearing Impaired: (800) 972-0322

Sincerely,

The BlockFi Rewards Visa® Signature Card, powered by Deserve Inc.

833.426.0304 | [blockfi.com](http://blockfi.com)

PO Box 57780, Murray, UT 84157

---

Blockfi is a trademark of Blockfi, Inc. Deserve is a trademark of Deserve, Inc.

The BlockFi Rewards Visa® Signature Card is serviced by Deserve, Inc. and issued by Evolve Bank & Trust, Member FDIC pursuant to a license from Visa U.S.A. Inc.

---



NLB2211-82

File Edit View History Bookmarks Tools Help

Back YouT Home Can A Po SOFI Guy YouT Radi trans YouT Rule Susli (12,7 Log Loan X +

← ↻ 🏠 🔍 <https://online.secuind.org/loanapplication/review/creditCard> ☆ Search

⚙ Most Visited 📁 Getting Started 📁 New Tab 📁 New Tab 📁 New Tab 📁 New Tab / Registered Agent Portal

Other Bookmarks

**secu**

Credit Card Application

# Please Review.

Loan Applicant Disclosure Review

Take a moment to review the information below. When you're ready, submit your application.

## Loan Information

### Credit Card

Are you applying for a new credit card, or a limit increase on an existing credit card? New Credit Card

Choose a card type: Cash Back Visa

Credit Limit Requested: 30,000

Would you like to request a balance transfer? If so, how many? None

## Applicant Information

### Personal Information

First Name: Nelson

M.I.

Last Name: Bruce

File Edit View History Bookmarks Tools Help

Go You: Ho: Can AP: SOF: Gu: You: Rad: tran: You: Rule: Sus: (12) Log Loan: X

Most Visited Getting Started New Tab New Tab New Tab New Tab / Registered Agent Portal Other Bookmarks

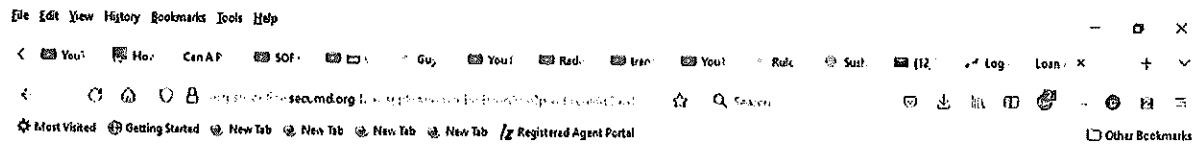
**Applicant Information**

**Personal Information**

First Name: Nelson  
M.I.  
Last Name: Bruce  
Suffix:  
Street Address: 144 Pavilion Street  
Apt/Suite/Unit:  
City: Summerville  
State: SC  
ZIP Code: 29483  
Home Phone: (843) 437-7901  
Mobile Phone: (843) 437-7901  
Work Phone:  
Work Phone Ext:  
Email Address: leonbruce81@yahoo.com  
Confirm Email Address: leonbruce81@yahoo.com  
How would you prefer we contact you regarding this loan application? Phone  
Date of Birth: 09/28/1982  
Social Security Number: \*\*\*-\*\*-7185  
Living situation: Own  
Monthly Payment: 1,081  
Year(s): 12  
Month(s): 08  
Are you: a US citizen or permanent resident alien?

Type here to search

7:01 PM 12/9/2021



YOUR APPLICATION HAS BEEN RECEIVED.

*Application Date: 12/9/2021*

*Application ID: 0000825685*

Unfortunately, we are unable to approve your loan request at this time.

You will receive a letter in the mail that will provide the reason(s) why the loan was not approved within 10 business days.

If you would like to discuss your application further, please contact us at 844-394-8926 to speak to a loan representative.

*\*You have the right to appeal the decision and the process will be outlined in the letter.*

[Privacy Policy](#)

Need help? Call us: 410-487-7328

EQUAL HOUSING OPPORTUNITY  
FEDERALLY INSURED BY NCUA



© 2021 Secu Credit Union. All Rights Reserved

Type here to search



NLB2211-85

myaccounts.navyfederal.org

Accounts • Transfers • Bill Pay • Send Money • Account Services • Open a New Account

Monday, June 1, 2020  
Last refresh: 05:16:02 EST

## Increase My Credit Limit

Please review the following before submitting:

<b>Card Number</b>	<b>EDIT</b>
Via Signature cashRewards - 6000	
<b>Current Credit Limit</b>	
\$6,000.00	
<b>Requested Credit Limit: \$18,000.00</b>	

**Card Owner's Information**

**Primary Applicant**  
NELSON L BRUCE

**Employer or Source(s) of Income**  
Capital Return Investments LLC

**Total Annual Income (Before Taxes)**  
\$137,651.00

**Housing Type**  
Renting

**Monthly Housing Payment**  
\$1,061.00

To submit this request, you will need to provide information about your credit history and the approval of your lender. Please contact Navy Federal for more information.

**EXHIBIT 59-1**

**224 PENFED - Credit Bureau Reporting and Dispute Policy**

**CONFIDENTIAL**

CONFIDENTIAL



## Credit Bureau Reporting and Dispute Policy

Number	Title	Signature Date
224	Credit Bureau Reporting and Dispute Policy	03/29/2023
Business Unit	Revision Contact	Review Period
Credit Bureau Reporting Oversight	BuccoloB	Biennial

**1. Background**

The Fair Credit Reporting Act (FCRA) and other regulations outline various requirements for Pentagon Federal Credit Union (PenFed) to follow when furnishing data to Credit Reporting Agencies (CRAs). Specifically, the FCRA regulations require that PenFed establish and implement reasonable written policies and procedures to ensure the accuracy and integrity of the information PenFed provides to the CRAs.

**2. Purpose**

To ensure PenFed complies with all applicable laws and regulations surrounding consumer credit bureau reporting and credit bureau disputes.

**3. Scope/Applicability**

This policy is applicable to consumer loans and personal lines of credit reported from Hogan (PenFed consumer banking system of record) and credit card accounts reported from FIServ (PenFed credit card system of record). This policy is also applicable to credit bureau reporting disputes received directly from consumers and indirect disputes received from the CRAs.

**4. References/Additional Authority**

- Corona Aid, Relief and Economic Security Act (CARES Act)
- Credit Reporting Resource Guide (CRRG) – published by the Consumer Data Industry Association (CDIA)
- Equal Credit Opportunity Act (ECOA) (Regulation B)
- Fair and Accurate Credit Transactions Act (FACTA)
- Fair Credit Billing Act (FCBA)
- 12 CFR § 1022 – Fair Credit Reporting (Regulation V)
- 12 CFR § 1026 – Truth in Lending (Regulation Z)

**5. Definitions/Terms Defined**

- Direct Disputes – disputes PenFed receives directly from the consumer.
- Indirect Disputes – disputes PenFed receives from the CRAs and responds to through e-Oscar, a web-based, Metro II compliant, automated system that enables data furnishers and credit reporting agencies to create and respond to consumer credit history disputes.

**6. Policy Statement**

PenFed complies with all applicable consumer reporting and credit bureau dispute laws and regulations. PenFed performs reasonable investigations and responds within regulatory timelines for direct and indirect credit disputes. PenFed designed its data furnishing processes to ensure PenFed shares data with accuracy and integrity. PenFed follows the Credit Reporting Resource Guide (CRRG) as the standard for furnishing data to the CRAs, which ensures compliance with the applicable

CONFIDENTIAL



## Credit Bureau Reporting and Dispute Policy

regulations. PenFed uses reconciliations and detective processes to identify inaccuracies in the furnished data. If PenFed determines any furnished data is not complete or accurate, PenFed will promptly notify the consumer reporting agency of the determination by submitting a corrected report.

Furnishing processes that do not follow the CRRG are exceptions to PenFed processes and are documented and approved by the business unit along with Business Controls and Compliance management teams.

**7. Intended Effect**

PenFed provides the CRAs with accurate credit reporting and provides its consumers with timely dispute resolution.

**8. Supplemental Information**

N/A

**9. Links to:****A. Policies and Procedures**

- 1) Procedure 224.1 – Credit Bureau Reporting and Dispute Procedure
- 2) Policy 131 – Fair Lending Program
- 3) Policy 202 – Consumer Lending Policy
- 4) Procedure 1101.1 – Security at PenFed Facilities Procedures
- 5) Policy 1171 – Identity Theft Prevention and Red Flags Program

/s/

03/29/2023

Ricardo J. Chamorro, EVP, Consumer Banking

Date

Prior Number	Prior Title	Date Previously Signed
224	Ensuring the Accuracy & Integrity of Data Reported and the Use of the Data Received from the Consumer Reporting Agencies Policy	03/15/2021
224	Ensuring the Accuracy & Integrity of Data Reported to the Consumer Reporting Agencies Policy	01/22/2020
224	Ensuring the Accuracy & Integrity of Data Reported to the Consumer Reporting Agencies Policy	01/18/2019
P248	Obtaining and Using Credit Reports	12/08/2017
P248.1	Ensuring the Accuracy and Integrity of Data Reported to the Consumer Reporting Agencies Policy	12/08/2017

F:\P&P\LIBRARY\224.docx 03/30/2023